

Access Financing Wizard Results

Federal Grant & Loan Programs for Small Businesses

Rural Business and Industry Guaranteed Loans

Rural Business and Industry Guaranteed Loans are aimed at improving economic and environmental climate in rural communities. Funds may be used for buying a business to keep it from closing; purchasing land, buildings, machinery or equipment; and related activities.

General Purpose Agriculture Loan Federal

Microloan Program

The U.S. Small Business Administration's (SBA) Microloan Program provides very small loans to start-up, newly established, or growing small business concerns. SBA makes funds available to nonprofit community based lenders which, in turn, make loans to eligible borrowers in amounts up to a maximum of \$50,000. Applications are submitted to the local intermediary and all credit decisions are made on the local level.

General Purpose Child Care Loan Federal

SBA Basic 7(a) Loan Program

The U.S. Small Business Administration's (SBA) Basic 7(a) Loan Program provides funding to start, acquire, and expand small businesses. Borrowers must apply through a participating lender institution.

General Purpose Loan Federal

Working Capital Guarantee Program

Ex-Im Bank provides a guarantee on working capital loans provided by commercial lenders to help extend short-term loans to small- and medium-size businesses for their export funding needs. This resource includes information on eligibility and a list of participating lenders.

Loan Federal

Small and Medium Enterprise Financing Program

For companies with annual revenues less than \$400 million, this program provides medium- to long-term funding through direct loans and loan guarantees to eligible investment projects in developing countries and emerging markets.

Loan Federal

Certified Development Company (CDC) 504 Loan Program

The Certified Development Company CDC/504 Loan Program is a long-term financing tool for economic development within a community. The 504 Program provides growing businesses with long-

term, fixed-rate financing for major fixed assets, such as land and buildings.

Loan Federal

State Grant & Loan Programs for Small Businesses

Small Business Investment Company (SBIC)

Supports provision of equity capital to small businesses through licensed SBICs; also designates specialized SBICs (SSBICs) which restrict eligibility to firms owned and operated by the socially or economically disadvantaged.

General Purpose Training Agriculture Child Care Environment Health Care Technology
Manufacturing Tourism Contractor Loan Federal

Federal and State Technology Partnership (FAST)

Federal and State Technology Partnership (FAST) Program is a competitive grants program designed to strengthen the technological competitiveness of small businesses. It improves the participation of small technology firms in the innovation and commercialization of new technology, thereby helping keep the United States on the cutting edge of research and development in science and technology.

General Purpose Training Agriculture Child Care Environment Health Care Technology
Manufacturing Tourism Contractor Loan Federal

Biomass Research and Development Initiative Competitive Grants

The Biomass Research and Development Initiative Competitive Grants program funds research and development of biofuels and production technologies and methods associated with creating those biofuels.

General Purpose Agriculture Environment Technology Grant Federal

Surety Bond Guarantee

A surety bond is a document signed by the contractor and the surety company that assures the project owner the contract will be completed. The U.S. Small Business Administration provides surety bond guarantees for qualified small businesses, but assumes a portion of loss if the small businesses breach contracts.

General Purpose Technology Manufacturing Contractor Loan Federal

New Jersey Financing & Incentives Programs

The New Jersey Financing & Incentives programs provide low-interest financing through bonds, loan participations, loan guarantees, and direct loans with variable or fixed interest rates and long repayment schedules.

Technology Manufacturing Tourism New Jersey Loan State

Export - Loan Guarantee/ Insured Loans

This program finances the export of U.S. goods and services to other countries when the private sector is unwilling to provide capital.

Training Environment Manufacturing Loan Federal

Agriculture Innovation Center

The Agriculture Innovation Center awards funds to centers that give technical assistance to agricultural producers that are seeking to start value-added ventures related to the commodities they produce.

General Purpose Agriculture Environment Loan Federal

Rural Cooperative Development Grant Program

The primary objective of the Rural Cooperative Development Grant (RCDG) program is to improve the economic condition of rural areas by assisting individuals and businesses in the startup, expansion or operational improvement of rural cooperatives and other mutually-owned businesses through Cooperative Development Centers.

General Purpose Training Agriculture Grant Federal

Rural Business Development Program

The Rural Business Development Grant Program (RBDG) was created under the 2014 Farm Bill, and consolidates the Rural Business Enterprise Grant (RBEG) and Rural Business Opportunity Grant (RBOG) Programs. USDA Rural Development is currently working on a rule to implement the program.

General Purpose Training Agriculture Grant Federal

Minority Business Centers

Funds third party Minority Business Centers (MBC) which provide strategic deal-making and consulting services to minority business enterprises.

General Purpose Training Contractor Loan Federal

Farm Loan Programs

The Farm Service Agency's Farm Loan Programs (PDF) are valuable resources available for farmers or ranchers interested in establishing, improving, expanding, transitioning, and/or strengthening their farms or ranches.

General Purpose Training Agriculture Loan Federal

Small Business Innovation Research (SBIR) Program & Small Business Technology Transfer (STTR)

The Small Business Innovation Research (SBIR) Program and the Small Business Technology Transfer (STTR) Program offers awards to a specific percentage of Federal R&D funds to qualified small businesses. SBIR/STTR programs encourage small firms to undertake scientific research that helps meet Federal R&D objectives, and have high potential for commercialization if successful.

General Purpose Technology Contractor Grant Federal

New Jersey Urban Plus Program

The New Jersey Urban Plus Program provides financial support to community and economic

development projects, manufacturers, redevelopers, non-profit organizations, and qualified businesses in Camden, Trenton, Newark, Jersey City, Paterson, Elizabeth, East Orange, New Brunswick, and Atlantic City. The maximum loan amount is \$3 million.

General Purpose Manufacturing New Jersey Loan State

New Jersey Statewide Loan Pool Program

Provides loans to help manufacturing and hi-tech firms expand and create and maintain jobs in a targeted New Jersey municipalities.

Technology Manufacturing New Jersey Loan State

New Jersey Child Care Facility Grant

The New Jersey Child Care Facility Grant is available to existing or prospective owners or operators of child care facilities that are licensed or have applied for licensing. This program provides a grant reimbursement up to a maximum amount of \$1,500 available to child care facilities that submit a complete Preliminary Assessment (PA).

General Purpose Child Care New Jersey Grant State

Beginning Farms and Ranchers Loans

Beginning Farms and Ranchers Loans are direct and guaranteed loans to beginning farmers and ranchers who are unable to obtain financing from commercial credit sources.

General Purpose Training Agriculture Loan Federal

Guaranteed Farm Loans

The Farm Service Agency (FSA) of the U.S. Department of Agriculture provides guaranteed loans of up to 95 percent of the loss of principal and interest on a loan. Farmers and ranchers can apply to an agricultural lender, which then arranges for the guarantee. The FSA guarantee permits lenders to make agricultural credit available to farmers who do not meet the lender's normal underwriting criteria.

General Purpose Agriculture Loan Federal

Fisheries Finance Program

The Fisheries Finance Program provides long term financing for the cost of construction or reconstruction of fishing vessels, shoreline facilities, and aqua cultural facilities.

General Purpose Agriculture Loan Federal

Minerals and Mining on Indian Lands

This program provides funding that can be used to support assessment and promotion of energy/mineral resources on Indian lands.

General Purpose Agriculture Loan Federal

Clusters Initiative

The Clusters Initiative funds entities which organize USG-recognized clusters to support small business participation, innovation and regional economic development within those clusters.

Technology Manufacturing Loan Federal

Engineering Grants

The Engineering Grants program funds grants that cover the cost of research into critical engineering topics, or into the improvement of engineering education delivery.

Environment Technology Grant Federal

Value-Added Producer Grants

The Value-Added Producer Grants program assists producers, producer groups and farmer and rancher cooperatives enter into value-added activities related to their produce, e.g. by helping them develop feasibility, business or marketing plans.

Training Agriculture Grant Federal

Women with Disabilities Grant Program

The Women with Disabilities Grant Program provides recipients with training, consultation, and information on domestic violence, dating violence, stalking, and sexual assault against individuals with disabilities.

General Purpose Training Grant Federal

Rural Economic Development Program

This program provides financing to eligible Rural Utilities Service (RUS) electric or telecommunications Intermediaries that re-lend funds for rural economic development and job creation projects as a Revolving Loan Fund (RLF).

General Purpose Agriculture Grant Federal

1890 Institution Capacity Building Grants

These grants are used to build the research and teaching capacities of the 1890 land-grant institutions and Tuskegee University through cooperative programs with Federal and non-federal entities.

Training Technology Grant Federal

More Resources For Your Consideration

New Jersey Direct Loans for Small and Mid Sized Business

The New Jersey Direct Loans for Small and Mid Sized Businesses offer loans up to \$2 million for fixed assets or up to \$750,00 for working capital for New Jersey based businesses. A variety of loan terms are available with low interest rates.

New Jersey Loan State

New Jersey Business Growth Fund

The New Jersey Business Growth Fund provides loans of up to \$3 million for real estate and equipment to small or mid-sized companies that are creating or retaining jobs in New Jersey.

New Jersey Loan State

InvestNJ Business Grant Program

The InvestNJ Business Grant Program provides new capital investment and employment grants to help expand and improve New Jersey's economic and job growth and business retention capabilities during a challenging economic period. This program offers job creation and capital investment grants in which businesses can take advantage of either or both programs.

New Jersey Grant State

International Trade Loans

The U.S. Small Business Administration's (SBA) International Trade Loan program provides financial assistance to small businesses interested in expanding their existing export markets or developing new export markets. The loans are mainly for small businesses that have been affected by import competition and can demonstrate that the loan proceeds will improve the business against its competition.

Loan Federal

Home and Personal Property Loans

The U.S. Small Business Administration offers home and personal property loans to those who have property in a declared disaster area. Homeowners can apply for up to \$200,000 to repair or replace their primary residence.

Loan Federal

Export Working Capital

The Export Working Capital Program (EWCP), offered by the U.S. Small Business Administration (SBA) provides loans that are targeted for businesses that are able to generate export sales and need additional working capital to support these sales. The program provides advances up to \$5,000,000 to fund export transactions from purchases orders to collections.

Loan Federal

Export Express Program

The U.S. Small Business Administration (SBA) Export Express Program provides exporters and lenders a streamlined method to obtain SBA-backed financing for loans and lines of credit up to \$500,000. Lenders use their own credit decision process and loan documentation; exporters get access to their funds faster. The SBA provides an expedited eligibility review and provides a response in 36 hours or less. To learn more, contact your local district office.

Loan Federal

Disaster Assistance Loans

If you are in a declared disaster area and are the victim of a disaster, you may be eligible for financial assistance from the U.S. Small Business Administration - even if you don't own a business. As a homeowner, renter and/or personal-property owner, you may apply to the SBA for a loan to help you recover from a disaster.

Loan Federal

Bank Enterprise Award Program

The Bank Enterprise Award (BEA) Program complements the community development activities of insured depository institutions (i.e., banks and thrifts) by providing financial incentives to expand investments in CDFIs and to increase lending, investment, and service activities within economically distressed communities.

Loan Federal

Rural Grant Program

The Rural Grant Program is created to enhance the safety of children, youth, and adults who are victims of domestic violence, dating violence, sexual assault, and stalking by supporting projects uniquely designed to address and prevent these crimes in rural jurisdictions. Eligible applicants are States, Indian tribes, local governments, and nonprofit, public, or private entities, including tribal nonprofit organizations and faith-based or community organizations.

Grant Federal

CAPLines

CAPLines is the umbrella program under the SBA that helps small businesses meet their short-term and cyclical working-capital needs.

Loan Federal

Business Physical Disaster Loans

Business Physical Disaster Loans provide any business or private, nonprofit organization that is located in a declared disaster area and has incurred damage during the disaster may apply for a loan to help replace damaged property or restore it to the condition it was in before the disaster.

Loan Federal

Micro Lenders

Nationwide Disabled Veterans Assistance Foundation

28202 Cabot Road #300

Laguna Niguel, California 92677

Phone: 949-365-5750

Fax: 949-716-2200

Email: tony@dvaf.org

Washington Heights and Inwood Dev. Corp.

57 Wadsworth Avenue

New York, New York 10033

Phone: 212-795-1600

Fax: 212-781-4051

East Harlem Business Capital Corporation

357 East 116th St FL 3

New York, New York 10029

Phone: 212-427-6590

Fax: 212-427-6537

Grameen America, Inc.

1460 Broadway, 8th Floor

New York, New York 10036

Phone: 212-735-4087

Fax: 212-735-4090

New York Renaissance Economic Development Corporation

1 Pike Street

New York, New York 10002

Phone: 212-964-6022

Fax: 212-964-6003

Business Center for New Americans

120 Broadway, Suite 230

New York, New York 10271

Phone: 212-898-4112

Fax: 646-723-1399

SBA Offices

New Jersey District Office

Two Gateway Center

Newark, New Jersey 07102

Phone: 973-645-2434

Fax: 973-645-6265

NewJersey_DO@sba.gov

New York District Office

26 Federal Plaza

New York, New York 10278

Phone: 212-264-4354

Fax: 212-264-4963

NewYork_DO@sba.gov

Philadelphia District Office

Parkview Tower

King of Prussia, Pennsylvania 19406

Phone: 610-382-3062

Philadelphia_DO@sba.gov

Connecticut District Office

330 Main Street

Hartford, Connecticut 06106

Phone: 860-240-4700

Fax: 860-240-4659

Connecticut_DO@sba.gov

[Preferred Lenders](#)

Bank of America, National Association

252 Rock Rd, GLEN ROCK, NJ

JPMorgan Chase Bank, National Association

208 Rock Rd, GLEN ROCK, NJ

Valley National Bank

175 Rock Rd, GLEN ROCK, NJ

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